

Feb. 3. 2003 7:51PM

No. 0516 P. 1

Patent  
Attorney Docket No. Old: GEM-B0890  
New: GEMS8081.098

Patent  
#14/reconsideration  
Opin  
25/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : SINGH, Vikram et al.  
Serial No. : 09/468,752  
Filed : December 21, 1999  
For : Method and Apparatus for Screening a Potential Customer  
and Assigning an Account Number to the Potential Customer  
Across a Global Computer Network.  
Group Art No. : 3627  
Examiner : Andrew J. Rudy

CERTIFICATION UNDER 37 CFR 1.8(u) and 1.10

I hereby certify that, on the date shown below, this correspondence is being:

Mailing

deposited with the US Postal Service in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231

37 CFR 1.8(u) 37 CFR 1.10

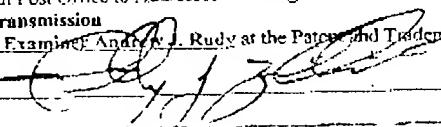
with sufficient postage as first class mail  As "Express Mail Post Office to Addressee" Mailing Label No.

Transmission

transmitted by facsimile to Fax No.: 703-305-7687 addressed to Examiner Andrew J. Rudy at the Patent and Trademark Office.

Date: 02/03/03

Signature: 872-9326

Signature: 

Assistant Commissioner for Patents  
Washington DC 20231

Official

FAX RECEIVED

FEB 04 2003

GROUP 3600

AFTER FINAL RESPONSE

Dear Sir:

Responsive to the Office Action mailed December 3, 2002, Applicant requests reconsideration and consideration of the following remarks.

REMARKS

Claims 1-23 are pending in the present application. In the Office Action of December 3, 2002, claims 1-23 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Hinh et al. (USP App. Pub. No. 2001/0042026) or Westrope et al. (USP 5,968,110).

Regarding the Examiner's rejection of claims 1-23 under 35 U.S.C. §103(a), the Examiner took Official Notice that it is well known to prescreen before receiving a credit application. "The Examiner may take Official Notice of facts outside of the record which are capable of instant and unquestionable demonstration as being 'well-known' in the art." MPEP § 2144.03. Furthermore, the Examiner must "cite a reference in support of his or her position" should the Applicant traverse the assertion. Id. In the case at hand, Applicant disagrees with the